

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of )  
Ho Chung Nicholas FUNG, et al. )  
Serial No. 10/566,174 )  
Filed: January 27, 2006 )  
For: TRANSACTION METHOD AND SYSTEM ) Date: September 12, 2006

INFORMATION DISCLOSURE STATEMENT

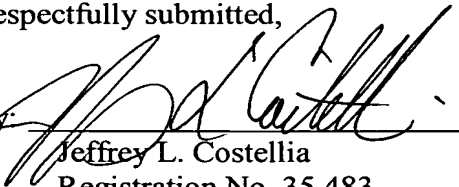
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Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. §1.56, Applicants hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98. In accordance with the PTO notice dated July 11, 2003, waiving the requirement under 37 CFR 1.98 (a)(2)(i) for submitting copies of each cited U.S. Patent, for all U.S. national patent applications filed after June 30, 2003, no copies of U.S. Patents are enclosed. However, copies of foreign patents and non-patent literature are submitted under 37 CFR 1.98(a)(2).

It is requested that the accompanying PTO-1449 be considered and made of record in the above-identified application. To assist the Examiner, the documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner initialed copy of this form be returned to the undersigned.

Respectfully submitted,

By:   
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Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>			<b>Complete if Known</b>			
			Application Number		10/566,174	
			Filing Date		January 27, 2006	
			First Named Inventor		Ho Chung Nicholas FUNG, et al.	
			Art Unit		Not Yet Assigned	
			Confirmation No.		2506	
Sheet		of		Attorney Docket Number		743459-24

U.S. PATENT DOCUMENTS					
Examiner Initials <sup>*</sup>	Cite No. <sup>1</sup>	U.S. Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code <sup>2</sup> (if known)			
		US-2003-0220834 A1	11/27/2003	Leung et al.	
		US-6,505,773 B1	01/14/2003	Palmer et al.	
		US-6,129,274	10/10/2000	Suzuki	
		US-6,061,660	05/09/2000	Eggleston et al.	
		US-5,806,044	09/08/1998	Powell	
		US-			
		US-			
		US-			
		US-			
		US-			

FOREIGN PATENT DOCUMENTS						
Examiner Initials <sup>*</sup>	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)				
		JP 2003-233745	08/22/2003	Yoshizawa		AB
		WO 00/79461 A1	12/28/2000	Postrel		Full

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials <sup>*</sup>	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		International Search Report for PCT/IB2004/051222 Dated November 12, 2004	

Examiner Signature		Date Considered	
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**\*EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.